

What is claimed is:

1. An identification medium system, comprising:
storage for (1) a plurality of consumer profiles, each one of said consumer profiles
5 comprising private account data relating to a consumer, (2) an association between a first
account tag stored on a first identification medium and at least one said consumer profile,
and (3) an association between a second account tag stored on a second identification
medium and said consumer profile associated with said first account tag; and
a terminal in communication with said storage, said terminal comprising a
10 memory, a processor, and at least one media reader adapted to read at least one of said
first and second account tags,
wherein said processor is configured by said memory to permit retrieval or
modification of at least a portion of said private account data of said consumer profile
associated with said first account tag upon said media reader reading said at least one of
15 said first or second account tags.
2. The system of claim 1, wherein said second identification medium is a credit or
debit card.
- 20 3. The system of claim 1, wherein said private account data includes an account
balance, and wherein said modification of said private account data comprises updating
said account balance.

4. The system of claim 3, wherein said terminal further comprises a cash receiver or dispenser, and wherein said updating of said account balance is performed based on cash received or dispensed at said terminal.
- 5 5. The system of claim 1, wherein said processor is further configured by said memory to permit an order or a purchase of a good or a service upon reading said second account tag stored on said second identification medium and to update said private account data based on said order or purchase.
- 10 6. The system of claim 1, wherein said private account data includes at least one item selected from the group consisting of name, age, address, and telephone number.
7. The system of claim 1, wherein said private account data includes purchase history data.
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8. An identification medium system, comprising:
- a computer-readable medium having a plurality of consumer profiles stored thereon, each one of said consumer profiles comprising private account data relating to a consumer; and
- 20 a terminal in communication with said computer-readable medium, said terminal comprising a processor, a memory, and at least one media reader adapted to read (1) a first account tag stored on a first identification medium, wherein said first account tag

corresponds to at least one said consumer profile, and (2) a second account tag stored on a second identification medium,

wherein said processor is configured by said memory (1) to store on said computer-readable medium an association between said second account tag and said consumer profile corresponding to said first account tag, and (2) to permit retrieval or modification of at least a portion of said private account data of said consumer profile corresponding to said first account tag upon subsequent reading by said media reader of said second account tag stored on said second identification medium.

9. The system of claim 8, wherein said second identification medium is a credit or debit card.

10. The system of claim 8, wherein said private account data includes an account balance, and wherein said modification of said private account data comprises updating said account balance.

11. The system of claim 10, wherein said terminal is further adapted to receive or dispense cash, and wherein said updating of said account balance is performed based on cash received or dispensed at said terminal.

12. The system of claim 8, wherein said processor is further configured by said memory to permit an order for or a purchase of a good or a service upon reading by said

media reader of said second account tag stored on said second identification medium and to update said private account data based on said order or purchase.

13. The system of claim 8, wherein said private account data includes at least one
5 item selected from the group consisting of name, age, address, and telephone number.

14. The system of claim 8, wherein said private account data includes purchase history data.

10 15. A method of performing a transaction in an identification medium system, comprising the steps of:

storing a plurality of consumer profiles, each one of said consumer profiles comprising private account data relating to a consumer;

15 reading a first account tag stored on a first identification medium, wherein said first account tag corresponds to at least one said consumer profile;

reading a second account tag stored on a second identification medium;

storing an association between said second account tag and said consumer profile corresponding to said first account tag; and

20 permitting retrieval or modification of at least a portion of said private account data of said consumer profile corresponding to said first account tag upon subsequent reading of said second account tag stored on said second identification medium.

16. The method of claim 15, wherein said second identification medium is a credit or debit card.

17. The method of claim 15, wherein said private account data includes an account
5 balance, and wherein said modification of said private account data comprises updating said account balance.

18. The method of claim 17, further comprising the step of:
receiving or dispensing cash, wherein said updating of said account balance is
10 performed based on said cash received or dispensed.

19. The method of claim 15, further comprising the steps of:
permitting an order or a purchase of a good or a service upon reading of said
second account tag stored on said second identification medium; and
15 updating said private account data based on said order or purchase.

20. The method of claim 15, wherein said private account data includes at least one item selected from the group consisting of name, age, address, and telephone number.

20 21. The method of claim 15, wherein said private account data includes purchase history data.

22. A method of performing a transaction in an identification medium system,
comprising the steps of:

storing (1) a plurality of consumer profiles, each one of said consumer profiles
comprising private account data relating to a consumer, (2) an association between a first
5 account tag stored on a first identification medium and at least one said consumer profile,
and (3) an association between a second account tag stored on a second identification
medium and said consumer profile associated with said first account tag, wherein said
second identification medium is a public identification medium; and
permitting retrieval or modification of at least a portion of said private account
10 data of said consumer profile associated with said first account tag upon reading of said
second account tag stored on said second identification medium.

23. The method of claim 22, wherein said second identification medium is a credit or
debit card.

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24. The method of claim 22, wherein said private account data includes an account
balance, and wherein said modification of said private account data comprises the step of
updating said account balance.

20 25. The method of claim 23, further comprising the step of:

receiving or dispensing cash, wherein said updating of said account balance is
performed based on said cash received or dispensed.

26. The method of claim 22, further comprising the steps of:
permitting an order for or a purchase of a good or a service upon reading of said
second account tag stored on said second identification medium; and
updating said private account data based on said order or purchase.

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27. The method of claim 22, wherein said private account data includes at least one
item selected from the group consisting of name, age, address, and telephone number.

28. The method of claim 22, wherein said private account data includes purchase
10 history data.

29. An identification medium system, comprising:
means for storing a plurality of consumer profiles, each one of said consumer
profiles comprising private account data relating to a consumer;
15 means for storing an association between a first account tag stored on a first
identification medium and at least one said consumer profile;
means for storing an association between a second account tag stored on a second
identification medium and said consumer profile associated with said first account tag;
means for reading at least one of said first and second account tags; and
20 means for permitting retrieval or modification of at least a portion of said private
account data of said consumer profile associated with said first account tag upon reading
of said at least one of said first or second account tags.

30. An identification medium system, comprising:

means for storing a plurality of consumer profiles, each one of said consumer profiles comprising private account data relating to a consumer;

means for reading (1) a first account tag stored on a first identification medium,
5 wherein said first account tag corresponds to at least one said consumer profile, and (2) a second account tag stored on a second identification medium;

means for storing an association between said second account tag and said consumer profile corresponding to said first account tag; and

means for permitting retrieval or modification of at least a portion of said private
10 account data of said consumer profile corresponding to said first account tag upon subsequent reading of said second account tag stored on said second identification medium.

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